EXP.046A PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Yuri Galperin, et al.

Appl. No. : 09/942,983

Filed : August 30, 2001

For : METHOD AND APPARATUS

FOR DETERMINING A
PREPAYMENT SCORE FOR AN

INDIVIDUAL APPLICANT

Examiner : Siegfried E. Chencinski

Group Art Unit : 3692

SUBMISSION OF SUPPLEMENTAL ADS

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

On July 9, 2008, the Applicants filed a Request for Reconsideration along with a Supplemental Application Data Sheet. The Applicants' representative was informed that the Supplemental Application Data Sheet should have a signature. Accordingly, Applicants are resubmitting the same Application Data Sheet with a signature.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: August 21, 2008 By: /Ted M. Cannon/

Ted M. Cannon Registration No. 55,036 Attorney of Record

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